

**Table I.D.1.a(2004) Average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	9,616	9,801	9,399	9,607	9,488	9,658	9,724	9,590
Industry group **								
Agric., fish., forest.	7,516	11,209	2,193 *	9,129	8,751	5,876	7,741	7,462
Mining and manufacturing	9,211	9,946	8,689	9,359	9,606	9,051	9,462	9,176
Construction	9,002	9,479	9,709	9,051	8,072	9,241	9,782	8,067
Utilities and transp.	9,919	10,245	9,787	8,680	9,108	10,321	9,791	9,932
Wholesale trade	9,520	9,388	10,801	9,348	8,563	9,646	9,947	9,312
Fin. svcs. and real estate	9,867	10,209	9,235	10,587	9,721	9,829	9,820	9,872
Retail trade	9,388	9,016	9,614	10,591	10,350	8,930	9,616	9,306
Professional services	10,224	10,324	9,028	9,893	10,352	10,290	9,789	10,297
Other services	9,035	9,577	9,370	9,773	8,517	8,833	9,773	8,736
Ownership								
For profit, incorporated	9,307	9,700	9,311	9,469	8,946	9,315	9,637	9,217
For profit, unincorporated	10,036	10,131	9,190	9,847	10,331	9,983	10,123	10,014
Nonprofit	10,649	10,122	10,249	10,456	10,439	10,803	9,969	10,723
Age of firm								
Less than 5 years	9,563	9,341	7,360	11,528	8,880	10,398	10,064	8,989
5-9 years	9,370	8,650	7,714	9,768	10,156	9,684	8,588	9,845
10-19 years	9,535	9,906	9,591	9,651	9,196	9,493	9,895	9,246
20 or more years	9,583	10,149	9,747	9,423	9,567	9,543	9,828	9,529
Unknown	9,826	.	.	10,418	9,169	9,847	9,900 *	9,826
Multi/single status								
2 or more locations	9,623	9,615	8,801	10,357	9,339	9,651	10,257	9,605
1 location only	9,598	9,812	9,447	9,365	9,736	9,897	9,666	9,506
Percent full-time employees								
Less than 25%	9,253	7,938	9,108	9,956	9,606	9,397	8,678	9,509
25-49 %	10,350	10,383	10,327	10,186	10,609	10,252	9,992	10,465
50-74 %	9,779	10,500	9,000	9,180	9,255	10,103	9,822	9,768
75% or more	9,574	9,709	9,429	9,613	9,472	9,594	9,721	9,540
Union presence								
No union employees	9,515	9,775	9,255	9,589	9,311	9,578	9,677	9,455
Has union employees	9,907	9,935	11,509	9,584	10,525	9,808	10,259	9,892
Unknown	9,610	12,251	10,824	10,691	9,293	9,593	11,104	9,570
Percent low wage employees								
50% or more low wage	9,205	9,712	10,101	9,614	9,297	8,896	10,246	8,975
Less than 50% low wage	9,679	9,813	9,322	9,605	9,540	9,756	9,650	9,686

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.D.1.a(2004) Standard error for average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	91.98	212.50	313.61	198.13	249.12	118.04	124.81	104.00
Industry group **								
Agric., fish., forest.	1,131.06	1,995.20	1,439.31 *	2,552.74	2,614.90	1,739.33	1,248.09	1,952.97
Mining and manufacturing	211.60	618.21	576.86	435.58	534.63	140.75	515.91	228.12
Construction	172.42	351.68	561.86	535.19	439.76	1,250.29	316.83	314.10
Utilities and transp.	186.71	1,600.02	2,089.01	1,638.61	514.17	226.74	1,179.42	177.52
Wholesale trade	121.37	716.74	1,288.40	245.43	405.24	330.42	459.63	217.64
Fin. svcs. and real estate	182.08	689.51	1,579.70	428.43	273.53	226.07	313.77	179.67
Retail trade	167.99	716.27	459.63	730.06	489.77	136.66	471.97	163.52
Professional services	134.21	457.70	554.65	380.43	236.04	185.08	236.81	150.74
Other services	162.40	341.11	648.63	458.49	375.64	228.48	353.00	230.99
Ownership								
For profit, incorporated	68.52	167.92	264.92	268.20	201.43	83.26	154.53	67.91
For profit, unincorporated	274.55	502.34	1,159.08	1,298.27	801.90	263.03	463.98	349.45
Nonprofit	241.89	594.39	768.76	332.36	250.75	331.11	372.00	257.28
Age of firm								
Less than 5 years	401.57	470.74	964.14	990.35	1,130.60	2,467.90	617.15	993.48
5-9 years	214.93	396.67	572.51	307.09	378.69	356.33	229.39	277.76
10-19 years	171.92	406.00	424.87	446.93	527.69	537.49	144.72	253.42
20 or more years	112.32	300.46	328.06	169.77	321.17	200.10	174.67	128.43
Unknown	181.78	.	.	2,906.42	490.20	203.12	3,130.65 *	182.01
Multi/single status								
2 or more locations	112.54	2,003.39	521.97	434.82	183.96	124.03	495.03	110.54
1 location only	126.53	213.55	316.42	277.36	396.64	714.96	141.94	240.50
Percent full-time employees								
Less than 25%	540.79	1,700.59	1,792.77	1,320.65	1,544.27	1,700.55	602.60	1,173.38
25-49 %	392.50	794.69	1,653.54	926.12	1,212.21	825.50	342.38	487.13
50-74 %	231.51	557.87	621.91	772.97	618.01	340.86	453.59	274.64
75% or more	104.39	203.67	275.24	261.19	265.24	128.99	135.19	127.25
Union presence								
No union employees	73.97	216.32	314.08	210.89	190.15	134.67	144.12	98.92
Has union employees	233.07	1,937.17	2,225.74	827.84	569.11	251.81	711.28	236.76
Unknown	168.50	3,107.72	3,026.08	2,986.01	314.94	166.97	2,190.25	169.77
Percent low wage employees								
50% or more low wage	200.31	517.75	1,327.55	577.19	373.70	302.57	453.94	249.63
Less than 50% low wage	102.50	211.01	278.87	238.61	229.76	130.25	132.00	116.60

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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